

HUDSON
\$1.5 MM

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.
If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other: _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number _____ Lender Case Number _____	
Amount \$ 1,500,000.00	Interest Rate 3.750 %	No. of Months 360/360	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): S/I ARM
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & zip) 1320 MONK ROAD, GLADWYNE, PA 19035 COUNTY: MONTGOMERY			No. of Units 1
Legal Description of Subject Property (attach description if necessary) SFR			Year Built _____
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan. Year Lot Acquired _____ Original Cost \$ _____ Amount Existing Liens \$ _____ (a) Present Value of Lot \$ _____ (b) Cost of Improvements \$ _____ Total (a+b) \$ _____			
Complete this line if this is a refinance loan. Year Acquired 2005 Original Cost \$ 4,350,000.00 Amount Existing Liens \$ 144,728.00 Purpose of Refinance CASH-OUT/OTHER Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost: \$ _____			
Title will be held in what Name(s) JAMES DIDIO MARLA GREEN		Manner in which Title will be held JOINT TENANTS	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
EQUITY FROM SUBJECT PROPERTY			
Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable) JAMES DIDIO		Co-Borrower's Name (include Jr. or Sr. if applicable) MARLA J GREEN	
Social Security Number [REDACTED] 1553	Home Phone (incl. area code) (610) 658-0202	DOB (MM/DD/YYYY) [REDACTED] 1954	Yrs. School _____
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 1 ages 1	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. 1 ages 1
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. 5 1320 MONK ROAD, GLADWYNE, PA 19035		Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. 5 1320 MONK ROAD, GLADWYNE, PA 19035	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____ Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____			
Borrower		Co-Borrower	
IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name and Address of Employer <input checked="" type="checkbox"/> Self Employed RADNOR TRUST COMPANY 150 RADNOR CHESTER ROAD WAYNE, PA 19087		Name and Address of Employer <input checked="" type="checkbox"/> Self Employed RADNOR TRUST COMPANY 150 RADNOR CHESTER ROAD WAYNE, PA 19087	
Yrs. on this job 4 Yrs. employed in this line of work/profession 20		Yrs. on this job 4 Yrs. employed in this line of work/profession 20	
Position/Title/Type of Business OWNER	Business Phone (incl. area code) (610) 687-2700	Position/Title/Type of Business OWNER	Business Phone (incl. area code) (610) 687-2700
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name and Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ _____		Name and Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ _____	
Position/Title/Type of Business _____ Business Phone (incl. area code) _____		Position/Title/Type of Business _____ Business Phone (incl. area code) _____	
Name and Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ _____		Name and Address of Employer <input type="checkbox"/> Self Employed Dates (from - to) _____ Monthly Income \$ _____	
Position/Title/Type of Business _____ Business Phone (incl. area code) _____		Position/Title/Type of Business _____ Business Phone (incl. area code) _____	

LOAN NUMBER 2012030817

LH 0007907

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 31,250.00	\$ 31,250.00	\$ 62,500.00	Rent	\$	
Overtime				First Mortgage (P&I)	293.00	6,946.73
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	2,166.00	2,166.00
Dividends/Interest				Real Estate Taxes	5,416.00	5,416.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "Describe Other Income," below)				Homeowner Assn. Dues		
				Other		
Total	\$ 31,250.00	\$ 31,250.00	\$ 62,500.00	Total	\$ 7,875.00	\$ 14,528.73

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

BIC	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	HUDSON CITY SAVINGS BA WEST 80 CENTURY ROAD PARAMUS, NJ 07652 7507 BAYSHORE DR, MARGATE CITY, NJ 08402	(6,097.00) / 122	747,686.00
List checking and savings accounts below			Acct. no. [REDACTED]		
Name and address of Bank, S&L, or Credit Union			Acct. no. [REDACTED]		
PARKE BANK			Name and address of Company	\$ Payment/Months	\$
			WESTER POB 250 EVANS CITY, PA 6033 130 MERRY DELL ROAD, SOUTHAMPTON, PA 18966	(1,574.00) / 226	360,724.00
Acct. no.		\$ 1,000,000.00	Acct. no. [REDACTED]		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
BANK OF NY MELLON			REPUBLIC FIRST BANK 1320 MONK RD, WAYNE, PA 19087	* (265.00) / 546	144,728.00
Acct. no.		\$ 4,405,820.20	Acct. no. [REDACTED]		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
UVEST			CHASE AUTO PO BOX 6210 NEW HYDE PARK, NY 1042 INSTALLMENT LOAN	1,162.00 / 24	27,891.00
Acct. no.		\$ 695,491.56	Acct. no. [REDACTED]		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329 REVOLVING CHARGE	536.00 / (R)	26,783.00
Acct. no.		\$	Acct. no. [REDACTED]		
Stocks & Bonds (Company name / number & description)		\$	Name and address of Company	\$ Payment/Months	\$
			CHASE AUTO PO BOX 5210 NEW HYDE PARK, NY 1042 INSTALLMENT LOAN	875.00 / 17	14,877.00
Life Insurance net cash value		\$	Acct. no. [REDACTED]		
Face amount; \$		\$	Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets		\$ 6,101,311.76	CHASE 800 BROOKSEGE BLVD WESTERVILLE, OH 43081 REVOLVING CHARGE	84.00 / (R)	5,492.00
Real estate owned (enter market value from schedule of real estate owned)		\$ 7,450,000.00	Acct. no. [REDACTED]		
Vested interest in retirement fund		\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)		\$	CHASE 800 BROOKSEGE BLVD WESTERVILLE, OH 43081 REVOLVING CHARGE	84.00 / (R)	5,492.00
Automobiles owned (make and year)			Acct. no. [REDACTED]		
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (Itemize)		\$	Job-Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$ 3,099.00	
Total Assets a.	\$	13,551,311.76	Net Worth (a-b)	\$	12,193,257.76
			Total Liabilities b.		\$ 4,358,054.00

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VI. ASSETS AND LIABILITIES (cont.)						
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)						
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.
1320 MONK RD WAYNE, PA 19087	SFR	\$ 5,000,000.00	\$ 144,570.00	\$	\$ 293.00	\$ 7,582.00
7507 BAYSHORE DR MARGATE CITY, NJ 08402	SFR	2,450,000.00	747,686.00		6,097.00	
130 MERRY DELL ROAD SOUTHAMPTON, PA 18966			359,937.25		1,574.72	806.25
Totals		\$ 7,450,000.00	\$ 1,252,193.25	\$	\$ 7,964.72	\$ 8,391.25

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "yes" to any questions a through i, please use continuation sheet for explanation	Borrower
b. Alterations, improvements, repairs			Yes No
c. Land (if acquired separately)			Yes No
d. Refinance (incl. debts to be paid off)	144,728.00		Yes No
e. Estimated prepaid items	2,343.75		Yes No
f. Estimated closing costs	7,881.25		Yes No
g. PMI, MIP, Funding Fee			Yes No
h. Discount (if borrower will pay)			Yes No
i. Total costs (add items a through h)	154,953.00		Yes No
j. Subordinate financing			Yes No
k. Borrower's closing costs paid by seller			
l. Other Credits (explain)			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	1,500,000.00		
n. PMI, MIP, Funding Fee financed			
o. Loan amount (add m & n)	1,500,000.00		
p. Cash TO Borrower (subtracted j, k, l & o from f)	1,345,047.00		

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature: X Date: Co-Borrower's Signature: X Date:

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Not Hispanic or Latino <input checked="" type="checkbox"/> Hispanic or Latino	Ethnicity: <input type="checkbox"/> Not Hispanic or Latino <input checked="" type="checkbox"/> Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male
To be Completed by Loan Originator: This information was provided: <input type="checkbox"/> In a face-to-face interview <input checked="" type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the internet	
Loan Originator's Signature: <u>X</u> Date: <u>3/26/2012</u>	
Loan Originator's Name (print or type): <u>MICHAEL J SANTOSUSSO</u> Loan Originator Identifier: <u>697020</u>	Loan Originator's Phone Number (including area code): <u>(267) 464-7000</u>
Loan Origination Company's Name: <u>VANTAGE POINT BANK</u> Loan Origination Company Identifier: <u>456863</u>	Loan Origination Company's Address: <u>1250 VIRGINIA DRIVE, SUITE 175 FORT WASHINGTON, PA 19034</u>

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower	Borrower: JAMES DIDIO	Agency Case Number:
	Co-Borrower: MARLA J GREEN	Lender Case Number:

VI. ASSETS AND LIABILITIES				
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329 REVOLVING CHARGE	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	139.00 / (R)	6,969.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company SALLIE MAE PO BOX 9500 WILKES BARRE, PA 1773 INSTALLMENT LOAN	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	51.00 / 119	6,087.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company CHASE REVOLVING CHARGE	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. 540168301397	125.00 / (R)	3,526.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company SALLIE MAE PO BOX 9500 WILKES BARRE, PA 1773 INSTALLMENT LOAN	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	50.00 / 68	3,446.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company BRCLYSBANKDE PO BOX 26182 WILMINGTON, DE 19899 REVOLVING CHARGE	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	77.00 / (R)	3,411.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company LVNV FUNDING P.O. B. 10584 GREENVILLE, SC 29603	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/	815.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company ARS ACCOUNT RESOLUTION	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/	709.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company NTL CRDT SYS 11 E 36 STREET 10TH FLOOR NEW YORK, NY 10016	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/	449.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company AFNI POB3427 BLOOMINGTON, IL 1702	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/	413.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company CAPITAL COLLECTION SVC RT 73 P O BOX 150 WEST BERLIN, NJ 08091	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/	336.00

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: JAMES DIDIO	Agency Case Number:
	Co-Borrower: MARLA J GREEN	Lender Case Number:

VI. ASSETS AND LIABILITIES				
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company ACS INC PO BOX 41819 PHILADELPHIA, PA 9101	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/	272.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company HSBC/BERGD REVOLVING CHARGE	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/ (R)	236.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company VERIZON PEN INSTALLMENT LOAN	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No. [REDACTED]	/	204.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. No.	\$	Acct. No.		

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Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Continuation Sheet/Residential Loan Application			
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	Co-Borrower: MARLA J GREEN		Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Notice to Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit